

ABSTRACT

Methods and systems for processing negotiable  
5 economic credits through a hand held device. A hand  
held device, such as a PDA (Personal Digital Assistant),  
wireless PDA, cellular telephone, paging device, or a  
combination thereof, may be synchronized with a point of  
sale. The hand held device has at least one negotiable  
10 economic credit, or associated data, stored as  
electronic data in a database therein. The negotiable  
economic credits, which may be in the form of electronic  
coupon, cash, awards or other electronic negotiables,  
are transferred from the hand held device to the point  
15 of sale, in response to synchronization of the point of  
sale with the hand held device. Negotiable economic  
credits may be automatically redeemed at the point of  
sale, in response to transferring at least one  
negotiable economic credit and/or associated data from  
20 the hand held device to the point of sale.

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